

002121 80846/60

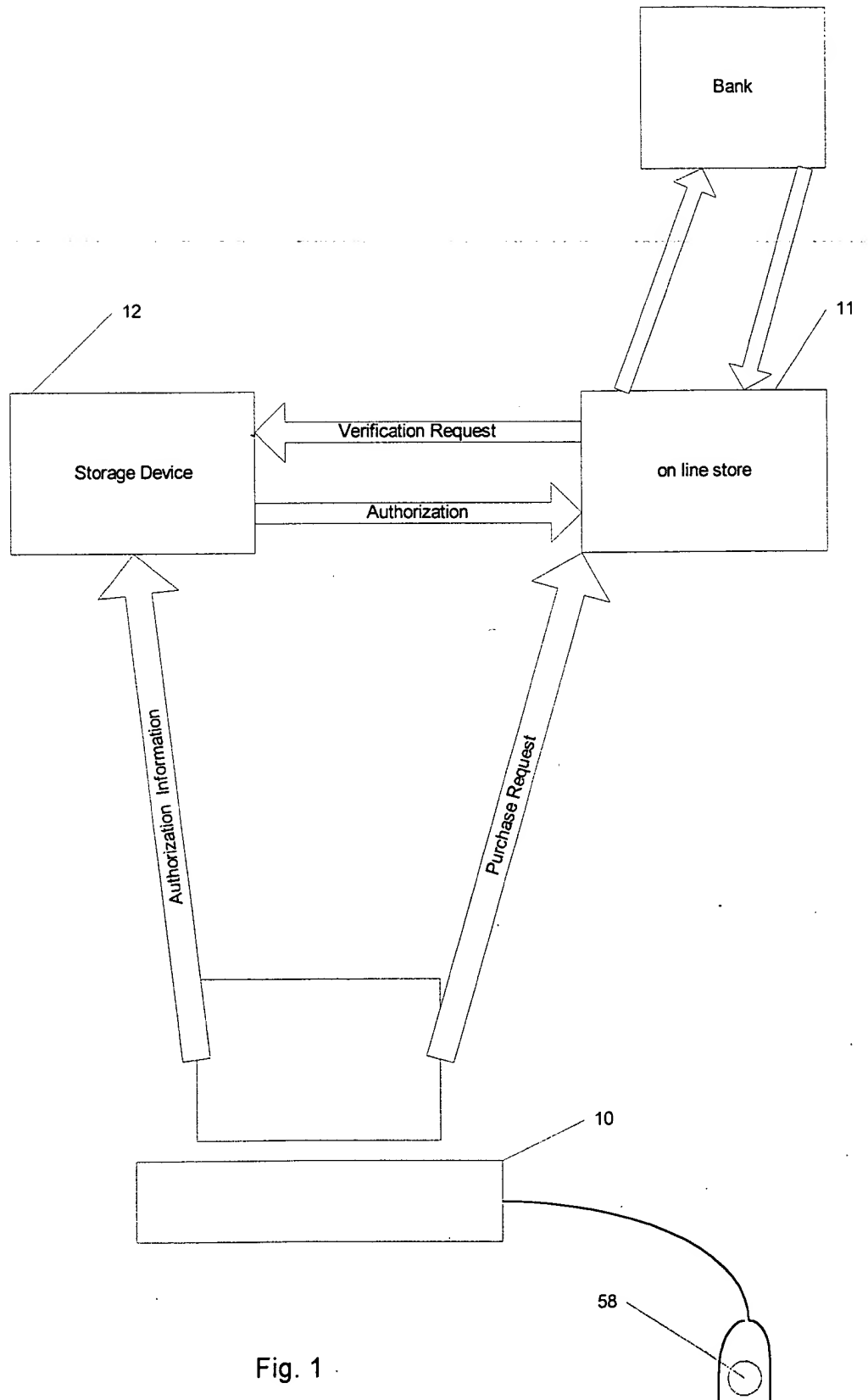
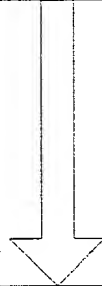


Fig. 1

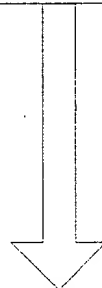
Set up User A's Account with credit limit and/  
or profile

-25



User A sets up authorized users by having  
each authorized user enter  
bioauthentication information

-26



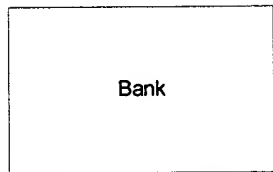
User A assigns subcredit limits to each  
authorized user

-27

Fig. 2

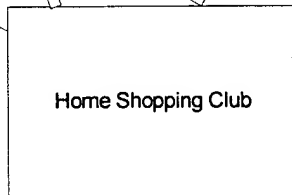
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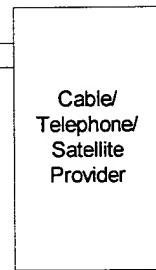
Bank

33



Home Shopping Club

Request to Ship Product



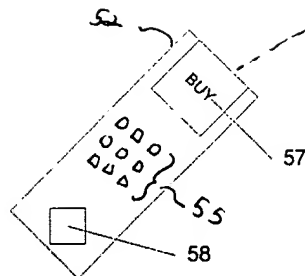
Cable/  
Telephone/  
Satellite  
Provider

Purchase Request

50

STO

51



57

55

58

Fig. 4

